



Special Shareholder Programs

Dividend Reinvestment Program (DRIP)

A Dividend Reinvestment Program (DRIP) is a government approved securities program providing stockholders of a company the ability to reinvest cash dividends directly into the common stock of the company. A DRIP also allows stockholders the ability to make quarterly cash contributions (up to \$2,000) into their individual DRIP account for the purchase of additional shares of common stock. Our profitability has increased year-over-year and the Board wants to ensure a program exists for stockholders as cash dividends are declared.

Automatic Dividend Deposit

Shareholders are provided the option of having dividend payments directly deposited into a bank account.

Self-Directed IRAs

A Self-Directed IRA allows investors to utilize their long-term investment dollars held in an IRA for the purchase of stock in our Bank. Unlike similar accounts from brokerage firms, Farmers & Merchants Bank does not charge fees for Self-Directed IRAs. Shareholders can transfer an existing IRA account from another financial institution or open a new IRA with Farmers & Merchants Bank. A Self-Directed 401K is also available for shareholders.

Statements made on this webpage are a reflection of past performance of this bank and holding company and should not be considered a projection of future performance. Investments involve varying degrees of risk, including possible loss of principal. Funds held in corporate stock are not considered a deposit of the bank, and are not insured by the FDIC or any other government agency.